“AN EVALUATIVE STUDY OF ATAL AYUSHMAN UTTARAKHAND YOJANA (AAUY) HEALTH INSURANCE SCHEME IN A TERTIARY HOSPITAL OF UTTARAKHAND”

SYNOPSIS SUBMITTED

by

M MUTHU MATHAVAN

For Ph.D. Degree in Hospital Administration

“SWAMI RAMA HIMALAYAN UNIVERSITY SWAMI RAM NAGAR, JOLLY GRANT, DEHRADUN”

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Uma Bhardwaj
10/02/20
Dean-Research
Swami Rama Himalayan University
Swami Ram Nagar Jolly Grant
Dehradun-248016.Uttarakhand

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Uma Bhardwaj
10/02/20

Dean-Research
Swami Rama Himalayan University
Swami Ram Nagar Jolly Grant
Dehradun-248016,Uttarakhand,India

An Evaluative Study of "Atal Ayushman Uttarakhand Yojana (AAUY) Health Insurance Scheme" in a Tertiary Hospital of Uttarakhand

Abstract

Health is a State Subject and is the responsibility of the Government. Health plays vital and significant role for the economic development of the country. To measure the socio-economic development, Health is one of the most important indicator. Since independence, health has been given a recognition constitutionally for the overall development of the Nation. "Article 47 of the Directive Principles of Indian Constitution points out that the promotion of health and standard of living of its people is the basic responsibility of the state". "It also, further says, the state shall regard the raising of the level of nutrition and improvement of public health as among its primary duties and in particular, the state shall endeavor to introduce prohibition of the consumption, except for medical purposes of intoxicating drinks or drugs which are injurious to health".

In India, providing quality health care services to the poor is often contemplated as sheer impossibility. The life time savings are used to get quality treatment for self and their families. To overcome the issue of overwhelming health costs leading to indebtedness of the poor, the Indian Government launched the "Pradhan Mantri Jan Arogya Yojana (PMJAY) Health Insurance Scheme" on 01-09-2018 all over India for Below Poverty Line families. In Uttarakhand, the State Government had gone one step further by modifying the PMJAY to Atal Ayushman Uttarakhand Yojana (AAUY) and has covered 100% population of Uttarakhand under the Health insurance scheme. Thus from 01.09.2018, "AAUY Scheme" was launched to

provide health insurance to entire population. To improve the performance and accessibility, the scheme needs to be evaluated.

Review of Literature

Health of people is a Public responsibility of the Governments. Health plays vital and significant role for the economic development of the country. “World Development Report 1993 says, Improved health reduced production losses, permits the proper utilization of natural resources, increases the ability to literate for the next generation and frees the resources that would otherwise have to be spent treating illness”. “According to preamble of Constitution of the World Health Organization, health is defined as a state of complete physical, mental and social wellbeing and not merely an absence of disease or infirmity”. The health of the people is of a greater importance in terms of socio-economic development resources.

Health being a state subject as per the Constitution of India, is the responsibility of the State Government with the support of the local bodies for providing health care to its people. So Various States have different policies and programs of health care. This leads to unsuited decision-making process and information requirements, thereby causing wide variations between different states on the overall health status of people. This becomes a challenge to adopt uniform standards for overall achievement of healthcare objectives.

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the state". "It also, further says, the state shall regard the raising of the level of nutrition and improvement of public health as among its primary duties and in particular, the state shall endeavor to introduce prohibition of the consumption, except for medical purposes of intoxicating drinks or drugs which are injurious to health".

Poverty is one of the biggest challenge with India. The delivery of basic universal health services is a large challenge due to the high proportion of its underprivileged population in India. The issue gets magnified in public health service delivery. Providing quality health care services to the poor in any hospital in India is envisaged as an absolute impossibility. The life time savings are used to get quality treatment for self and their families. To overcome the problem of overwhelming health costs leading to indebtedness of the poor, the Indian Government launched the "Pradhan Mantri Jan Arogya Yojana (PMJAY) Health Insurance Scheme" on 01-09-2018 all over India for Below Poverty Line families. In Uttarakhand, the State Government had gone one step further by modifying the PMJAY to Atal Ayushman Uttarakhand Yojana (AAUY) and has covered 100% population of Uttarakhand under the Health insurance scheme.

Objective of the scheme:

The Atal Ayushman Uttarakhand Yojana aims to provide better medical treatment to all the families of the state and reduce the additional financial burden on health, will be able to recover to a limit of the extra out-of-pocket expenses incurred by the general public in the treatment of the disease.

"Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana" has been started by Hon'ble Prime Minister under which our state is providing free medical facility up to 5 lakh rupees every year to

about 5 lakh families for treating serious diseases. In further enhancing the plan of Hon'ble Prime Minister, the State Government of Uttarakhand had started providing "Atal Ayushman Uttarakhand Yojana", about additional 18 lakhs families by providing free medical treatment of Rs. 5 lakhs per year. In this way, all 23 lakh families of Uttarakhand state are eligible to get free medical treatment of common and serious diseases.

This facility is provided in the state government hospitals (which includes all community health centers, district hospitals and base hospitals) and listed private hospitals (on the basis of referral). Treatment can also be done without referral in private hospitals listed in the emergency. This scheme is fully cashless and paperless.

The Atal Ayushman Uttarakhand Yojana is a historic strong step of the Uttarakhand government in the field of public health, which is an important achievement for the people residing in the state.

Thus from 01.09.2018, AAUY Scheme was launched to provide health insurance to complete population.

Uttarakhand State Brief Profile

“Uttarakhand was formed as the 27th State of India on the 9th November 2000. It was carved out from northern Uttar Pradesh. Uttarakhand is largely a hilly State in the foothills of Himalayas, having international boundaries with China in the north and Nepal in the east. The State shares border with Himachal Pradesh and Uttara Pradesh in India. Natural resources like water and forests with many glaciers and snow-clad mountain peaks are in the State. The four most sacred and revered Hindu temples of Badrinath, Kedarnath, Gangotri and Yamunotri combinedly called

as Chardham is in the State. Known for the scenic surroundings and lying between 2 major rivers, Ganga and Yamuna, Dehradun is the present capital of Uttarakhand.

The State is filled with a rare bio-diversity, 175 rare species of aromatic & medicinal. The State experiences all major climatic zones, making it a good opportunity for commercial ventures in horticulture, floriculture and agriculture. The State has a good potential in adventure, leisure, and eco-tourism making it as most liked tourist destination.

The State has abundant availability of quality human resources as has higher literacy rate above the national average. Uttarakhand has become an emergent destination for investments in manufacturing industry, tourism and infrastructure. The State leadership emphasis on stimulating economy of agriculture, industry and services. The Uttarakhand Government has concentrated all its policy and incentives to encourage the inflow of investment in the above 3 sectors for economic growth."

Himalayan Hospital Profile

Himalayan Hospital (HH), a eleven hundred bedded tertiary care hospital, is rated amongst the best super-specialty, Post Graduate Teaching Hospitals of Uttarakhand. The hospital caters to the needs of all segments of the society, including the underprivileged. HH is a centre of excellence having a holistic approach to medical care-where allopathic practice is integrated with alternative systems of medicine and yoga in peaceful natural serene surroundings.

Its 40 bedded ultra-modern Intensive Care Unit, Coronary Care Unit (CCU), Surgical ICU (SICU), Paediatric ICU (PICU), Neonatal ICU (NICU), Cardio Vascular Surgical ICU (CTVS ICU), are fully equipped to provide critical care.

Further, its comprehensive 250-bedded Cancer Treatment Centre equipped with Modern Radiotherapy, Chemotherapy, Surgical and Nuclear Medicine is unsurpassed in service and capability and has the distinction of being Uttarakhand's one and only hospital for Bone Marrow Transplantation so far.

The hospital is the largest service provider of Ayushman Bharat in the country (>18000 cases per year).

The hospital operates 4 Government set ups in far flung areas through PPP mode. (District Hospital at Tehri, CHC at Devprayag, Beleshwar and Doiwala)

Background of Atal Ayushman Uttarakhand Yojana

The Atal Ayushman Uttarakhand Yojana aims to provide better medical treatment to all the families of the state and reduce the additional financial burden on health, to a limit of the extra out-of-pocket expenses incurred by the general public in the treatment of the disease will be able to recover.

Eligibility of beneficiaries:

All the families of the state are eligible under the scheme excluding the families which are well served by CGHS or Central / other government health insurance scheme. Under "Atal Ayushman Uttarakhand Yojana", the eligibility of the family can be identified on the basis of Ration Card Number, Voter ID Number from following places.

- Government hospitals.
- Common Service Centers (CSC)
- Mobile app of "Atal Ayushman Uttarakhand Yojana"
- Information can be obtained from the web site **http://ayushmanuttarakhand.org** .

Before getting treatment, the beneficiary has to register and get a "Golden Card", this card can be made from your nearest Government Hospital / Community Service Center. To make a Golden Card, the beneficiary is required to keep the Aadhaar card with him. Each member of the family can get their Golden Card made.

Treatment under AAUY:

The beneficiary is required to show his golden card and Aadhaar card together to the Service Provider. If the Golden Card is not made in the past, then the beneficiary will be required to bring along the ration card / voter ID card / MSBI card / Aadhaar card identity card so that treatment can be given by registering the beneficiary's name at the same time. "Arogya Mitra" is posted in each hospital to assist the patient during treatment, through whom the patient will get necessary support at the time of admission.

Diseases getting treated:

A total of 1557 types of disease states have been identified for treatment under the scheme, whose details are as follows: -

S. No.	Details of the disease state / illness	Number of packages
1	Cardiology	130
2	Ophthalmology	42
3	ENT	94
4	Orthopaedics	114
5	Urology	161
6	Obstetrics & Gynaecology	73
7	Surgery	253
8	Neurosurgery, Neuroradiology and Plastic	115

S. No.	Details of the disease state / illness	Number of packages
	Surgery	
9	Dental	09
10	Paediatrics	156
11	Medicine	70
12	Cancer	112
13	others	21

Objectives

The following objectives will be the part of the study:

1. To study the Healthcare Administration evolution in the country and Health Care system in Uttarakhand.
2. To study the "Atal Ayushman Uttarakhand Yojana (AAUY) Health insurance scheme" applied to the beneficiaries in Uttarakhand.
3. To analyse the perception of the patients receiving the treatment through Atal Ayushman Uttarakhand Yojana.
4. To study the difficulties and experiences faced by the beneficiaries in obtaining the Golden Card for "AAUY health insurance scheme".
5. To analyse the expenditure incurred by hospitals against the AAUY claims.
6. To identify the problems and to suggest necessary measures for reducing the hurdles for improving the quality of services provided through AAUY.

Hypothesis

The following hypothesis are formed based on the available literature:

- The middle and lower age patients choose Private hospitals for treatment under "Atal Ayushman Uttarakhand Yojana".
- Patients' employment status plays a significant role in selection of hospitals for treatment.
- Patient chooses hospital based on their income level for treatment.
- The patient chooses hospital based on the available Specialities in the hospital for treatment.
- The Arogya Mitra plays a key role in influencing the patient in the "Atal Ayushman Uttarakhand Yojana Health insurance scheme".
- The awareness about the "Atal Ayushman Uttarakhand Yojana" in the hospital is percolated widely through media.
- The facilities provided by the hospital to the patients is good.

Materials and Method

1. The data and literature shall be retrieved from published and unpublished literature from various secondary sources like books and articles.
2. The information shall be collected from the reports, government documents, leaflets, brochures and from various authentic sources.
3. The primary data will be collected through well-structured schedule that will contain close end and open end questions from the beneficiaries of "Atal Ayushman Uttarakhand Yojana of Himalayan Hospital (A Constituent Unit of Swami Rama Himalayan University), Dehradun, Uttarakhand", which is the largest service provider of Ayushman Bharat in the whole of the country.

4. Primary data will be collected by administering schedules to the sample respondent beneficiaries of AAUY in Himalayan Hospital. The Hospital handles an average of 100 AAUY patients per day.
5. The schedule will gather personal information of the beneficiaries, perceptions of AAUY, treatment and feedback in the hospital, post hospitalization experiences and interaction with Arogya mitras.
6. Interview and observation will also be used to fulfill the objectives.
7. The data analysis will also help in finding out the change of bed usage in the hospital between cash patients and AAUY patients.

Sampling

Out of all the hospitals of Uttarakhand, the core focus of the research will be on “Himalayan Hospital (A constituent unit of Swami Rama Himalayan University)”, the largest service provider of AAUY in the country. With the heterogeneity of beneficiaries hailing from Uttarakhand and other nearby states, “Purposive and convenient sampling technique” will be used to select the respondents. The primary data collection through field survey will be done in three different phases. In the first phase, a prototype questionnaire will be prepared through pilot survey.The questionnaire will be tested and finalized in the second phase. The final field survey will be done by administering the finalised questionnaire to the sample respondents in the last phase. “Simple random sampling” will be used to finalise 10% of the beneficiaries coming to the hospital during a period of one year. An estimated sample of 1500 respondents is expected to participate in the study after getting their consent and willingness to provide information.

Key Concepts

The following key concepts shall be used to evaluate the “Atal Ayushman Uttarakhand Yojana”.

- **Awareness about AAUY:** Beneficiaries knowledge regarding rules, regulations, procedures and practices of “Atal Ayushman Uttarakhand Yojana”.
- **Responsiveness**: The Service Providers’ response relating to the services provided to the AAUY Patients.
- **Grievance Handling:** Complaints by beneficiaries on the services provided under “Atal Ayushman Uttarakhand Yojana” in Himalayan Hospital.
- **Delay:** Any Time delay in providing services to the patients of AAUY.
- **Equity:** Service Providers do not discriminate the treatment given to the beneficiaries under the “Atal Ayushman Uttarakhand Yojana”.

Data Analysis

Information on this study shall be obtained in three forms; Official records, questionnaire and informal interviews. All the information shall be tabulated and analyzed as per the need. Mostly Simple percentages shall be used. On the basis of empirical analysis, Interpretation and generalization of data shall be made. The univariate, bivarite frequency and percentage distribution shall be presented through graphs and tables.

References